

## **SUBSTITUTE TRUSTEE'S DEED**

Kenneth E. Stockton, SUBSTITUTE TRUSTEE  
GRANTOR

TO: Household Finance Corporation II,  
GRANTEE

WHEREAS, on September 17, 2001, Brenda J. Gilmore and Qumi Gilmore executed a Deed of Trust to Jeffrey M. Henschel, ESQ., as Trustee, with First NLC Financial Services LLC being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 1409 at Page 0011 and as reformed by Final Default Judgment and Agreed Order in DeSoto Chancery No. 05-06-0971, recorded in Trust Deed Book 2,526 at Page 790, and Book 535 at Page 267 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, First NLC Financial Services LLC assigned said Deed of Trust to Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Household Bank F.S.B, its successors and assigns pursuant to an instrument dated September 20, 2001 and recorded in Trust Deed Book 1523 at Page 586 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Household Bank F.S.B, its successors and assigns assigned said Deed of Trust to Household Finance Corporation II pursuant to an instrument dated September 17, 2006 and recorded in Trust Deed Book 2,572 at Page 258 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Household Finance Corporation II, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated October 2, 2006, and recorded in Trust Deed Book 2,579 at Page 432 and then corrected and re-recorded in Trust Deed Book 2,595 at Page 197 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

Kenny

4

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on December 7, 2006, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

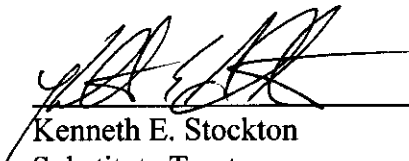
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of **One Hundred Twenty Thousand Seven Hundred Ninety-Five Dollars and No/100 Cents (\$120,795.00 U.S. Dollars)**, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Household Finance Corporation II, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

1.5 acres in the southeast quarter of Section 20, Township 2 South, Range 5 West, DeSoto County, Mississippi and being more particularly described as: Commence at the southeast corner of Section 20, Township 2 South, Range 5 West, DeSoto County, Mississippi; thence northwardly along the east line of said Section 20, a distance of 680 feet more or less to southeast corner of Emmit Wright 80 acres; thence westwardly along the south line of Emmit Wright 80 acres 2345 feet to an iron pin at southeast corner of Nannie Lee Wright one acre and also the point of beginning; thence north 7 degrees 30 minutes west 245 feet to an iron pin in the south line of Red Banks Road; thence north 48 degrees 30 minutes east along said south line 259 feet to an iron pin; thence south 5 degrees east 410 feet to an iron pin in Emmit Wright south line; thence south 88 degrees 0 minutes west along wire fence line 200 feet to the point of beginning and containing 1.5 acres, less public road right of way .

Being the same property conveyed to Rickey Fentress and wife Diane Fentress, Joint tenants with rights of survivorship to Transamerica Financial Services dba Household Finance Corporation filed for record in Book 370, Page 678, Registers Office for DeSoto County, Mississippi, dated 3/30/00. Also being the same property conveyed to grantees of record in Book 364 Page 538 dated 12/10/99.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 7<sup>th</sup> day of December, 2006.

  
 Kenneth E. Stockton  
 Substitute Trustee  
 Attorney at Law  
 5 West Commerce Street  
 Hernando, Mississippi 38632  
 Telephone No. (662) 429-3469

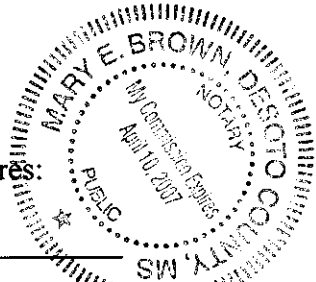
STATE OF MISSISSIPPI    )  
   ) ACKNOWLEDGMENT  
 COUNTY OF De Soto    )

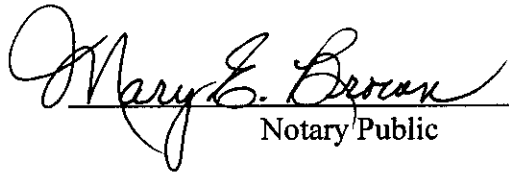
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Kenneth E. Stockton, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 7<sup>th</sup> day of December, 2006.

My Commission Expires:

4-10-07



  
 Notary Public

**GRANTOR'S ADDRESS AND TELEPHONE NUMBER:**

Kenneth E. Stockton  
 Substitute Trustee  
 Attorney at Law  
 5 West Commerce Street  
 Hernando, Mississippi 38632  
 Telephone No. (662) 429-3469

**GRANTEE'S ADDRESS AND TELEPHONE NUMBER:**

Household Finance Corporation II  
 c/o HSBC Mortgage Services, Inc.  
 2700 Sanders Road  
 Prospect Heights, IL 60070  
 Telephone No. 1-866-824-0824

THIS DOCUMENT PREPARED BY AND  
 AFTER RECORDING PLEASE RETURN TO:  
 Dyke, Henry, Goldsholl & Winzerling, P.L.C.  
 415 North McKinley, Suite 555  
 Little Rock, Arkansas 72205  
 Telephone No. (501) 661-1000  
 DHGW No. 23149H

# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, on September 17, 2001, Brenda J. Gilmore and Gumi Gilmore executed a Deed of Trust to Jeffrey M. Henschel, ESQ. as Trustee for the benefit of First NLC Financial Services LLC, which Deed of Trust was recorded in Trust Deed Book 1409 at Page 0011 and as reformed by Final Default Judgment and Agreed Order in DeSoto Chancery No. 05-06-0871, recorded in Trust Deed Book 2,526 at Page 790, and Book 535 at Page 267 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and WHEREAS, First NLC Financial Services LLC assigned said Deed of Trust to Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Household Bank F.S.B., its successors and assigns pursuant to an instrument dated September 20, 2001 and recorded in Trust Deed Book 1523 at Page 586 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Household Bank F.S.B., its successors and assigns assigned said Deed of Trust to Household Finance Corporation II pursuant to an instrument dated September 17, 2006 and recorded in Trust Deed Book 2,572 at Page 258 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Household Finance Corporation II, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated October 2, 2006, and recorded in Trust Deed Book 2,579 at Page 432 and then corrected and re-recorded in Trust Deed Book 2,595 at Page 197 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said

indefeasible, Household Finance Corporation II, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Kenneth E. Stockton, Substitute Trustee, will on December 7, 2006, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property: 1.5 acres in the southeast quarter of Section 20, Township 2 South, Range 5 West, DeSoto County, Mississippi and being more particularly described as: Commence at the southeast corner of Section 20, Township 2 South, Range 5 West, DeSoto County, Mississippi; thence northwesterly along the east line of said Section 20, a distance of 680 feet more or less to southeast corner of Enmit Wright 80 acres; thence westerly along the south line of Enmit Wright 80 acres 2345 feet to an iron pin at southeast corner of Nannie Lee Wright one acre and also the point of beginning; thence north 7 degrees 30 minutes west 246 feet to an iron pin in the south line of Red Banks Road; thence north 48 degrees 30 minutes east along said south line 258 feet to an iron pin; thence south 5 degrees east 410 feet to an iron pin in Enmit Wright south line; thence south 88 degrees 0 minutes west along wire fence line 200 feet to the point of beginning and containing 1.5 acres, less public road right of way.

Being the same property conveyed to Fickey Fentress and wife Diane Fentress, joint tenants with rights of survivorship to Transamerica Financial Services dba Household Finance Corporation filed for record in Book 370, Page 678, Registers Office for DeSoto County, Mississippi, dated 3/30/00. Also being the same property conveyed to grantees of record in Book 364 Page 538 dated 12/7/099.

Volume No. 111 on the 16 day of Nov., 2006

Volume No. 111 on the 23 day of Nov., 2006

Volume No. 111 on the 30 day of Nov., 2006

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

Diane Smith

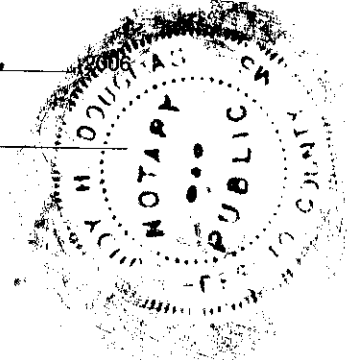
Sworn to and subscribed before me, this 30 day of Nov.

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE

MY COMMISSION EXPIRES: JANUARY 16, 2009

BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 761 words @ .12 \$ 91.32

B. 2 subsequent insertions of 1522 words @ .10 \$ 152.20

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 246.52